

Well-Being

WINTER/SPRING 2004

History Lesson

Your risk for many diseases, such as heart disease and diabetes, may in part depend on your family medical history. Knowing that history can help you take steps to protect your health.

- First, make sure that your own medical history is up-to-date. Keep track of your medical records, doctor visits, diagnoses and treatments.
- Next, look at your family tree. Make a list of diseases for as many previous generations as you can. Talk with as many relatives as possible to get a complete family history.
- Talk with your doctor. He or she can help you assess your risks and take steps to lower them.

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preventive care

How Our Nurses Work for You

"Every day, I am called upon as a health professional who can assist a family with important decisions about their care. I find it a privilege to offer information with understanding and compassion." —a nurse with CIGNA HealthCare

AT CIGNA HEALTHCARE, OUR nurses dedicate themselves to providing personal support and guidance to members when they need it most. You may meet them when you need case management, help with a chronic condition or medical information.

Giving Personal Support

Our case management nurses can help members get the care they need at the maximum benefit coverage. A nurse may coordinate services that include specialty care, social services and hospice care.

A nurse case manager with CIGNA HealthCare describes one of her experiences. "I assisted a member who was having multiple ER visits and hospital admissions due to exacerbation of his asthma. I worked with his Primary Care Physician to obtain a referral to a pulmonologist and initiated a home respiratory therapist visit."

Managing Chronic Conditions

Nurses help members manage their chronic conditions by providing self-help tools and support so that members can avoid

complications and improve their quality of life. Members with a condition such as diabetes, asthma or heart disease may receive educational materials and reminders about screenings and tests.

"In a recent outreach call to a member with diabetes, I explained the importance of a dilated retinal eye exam," says a nurse with CIGNA HealthCare. "She was grateful for the information and for the ability to talk to someone."

Answering Questions

Nurses also can be a valuable resource for health information. Through the CIGNA HealthCare 24-Hour Health Information LineSM, they provide

guidance and confidential answers to health questions day or night, seven days a week. They promote preventive care and early detection of disease. To contact a nurse, call the toll-free number on your CIGNA HealthCare ID card.

"Being a direct contact for our members allows me to help them find solutions for their issues," says a nurse with CIGNA HealthCare. "When members call or send a note of appreciation, there is no better feeling than to know you made a difference."



what's news

EYE TROUBLES AND SCHOOL TROUBLES

Good vision is an important part of doing well in school. Even if your child has 20/20 vision, he or she may have a vision problem that makes it hard to focus or control eye movements. This can cause kids to get headaches, fidget and have a hard time with homework. Talk to an eye doctor if you are concerned.

HAVE FUN AND PREVENT ALZHEIMER'S

The September issue of *The Journal of Gerontology* reports that doing more leisure activities now can

lower your risk of getting Alzheimer's disease later. Reading, socializing, going to the movies and even gardening can help keep your mind active and healthy.

SEARCH FOR QUALITY Check out the new provider excellence recognition search tool on www.cigna.com. This tool helps you find participating doctors who have received recognition from the National Committee for Quality Assurance (NCQA). The NCQA provides information on and assessment of health plans and providers nationwide.





Save With Generic Drugs

If you take prescription medications, you've probably heard about generic and brand-name drugs. But do you know the difference? It's all in the name and, more important, in the cost to you.

Because many brand-name medications have less-expensive generic alternatives, learning more about generic drugs could help you lower your costs at the pharmacy.

Understanding Generics

When a new drug becomes available, it is sold under a brand name and protected by a patent. After the drug's patent expires, other manufacturers can begin offering drugs with the same active ingredients as the brand-name drug. These drugs are called generic drugs.

A generic drug must meet the same U.S. Food and Drug Administration standards for safety, strength and effectiveness as the equivalent brand-name drug.

Know Your Options

CIGNA HealthCare members receive generic drugs for covered prescriptions whenever they are available. By

following the steps below, you could help lower your out-of-pocket costs with generic drugs.

1. Be informed. Research generic medications for your condition before you visit your doctor.
2. Talk to your doctor about whether generic drugs are right for you. The brand-name drugs you are prescribed may have generic alternatives that could lower your costs.
3. If a generic version of your brand-name drug is not available, other generic drugs with the same treatment effect may meet your needs. Talk with your doctor about generic therapeutic alternatives.

An Important Reminder

Be sure to have your prescription filled at a CIGNA HealthCare participating pharmacy and present your CIGNA HealthCare ID card to the pharmacist. This will help ensure that you receive coverage at the maximum benefit level.



TAKING NOTE OF DrugCompareSM

You can take a more active role in choosing your medications with a new tool on myCIGNA.com.

DrugCompareSM provides a wealth of drug information in a convenient way. With DrugCompareSM you can:

- learn about drug treatment options for more than 50 medical conditions
- research thousands of medications, using the DrugCompareSM library to search by drug name
- look at side-by-side drug comparisons
- learn about indications, side effects, interactions and cost
- read articles about specific medications

Gain the power of knowledge with a click of your mouse. Go to myCIGNA.com and select the link to the drug information tool.

Poisonous Plants: Look, but Don't Touch

While you're out gardening and doing yard work this spring, be on the lookout for poison ivy, poison sumac and poison oak. While these plants look harmless, if you touch them you could end up with a rash that causes severe itching, redness and swelling followed by blisters.

How do I get the rash?

An oil in the sap of these plants causes the rash. You can get the sap on your skin if you touch the plant directly, touch something that has the sap on it or come in contact with airborne plant particles (from burning plants). Here's how you can avoid exposure:

- Keep your distance, especially in spring and summer when plants have more sap.
- Wash pets, clothes and objects that may have sap on them.
- Wear work gloves, long sleeves and pants when possible.

If you know that you've been exposed, rinse your skin with soap and cold water. The rash may appear within 12 to 48 hours.

How do I treat the rash? The rash should go away within 10 days. It is not contagious. Try the following to relieve itching:

- Take cool showers.
- Apply cool compresses to affected areas.
- Try calamine lotion or an oatmeal solution.
- Ask your doctor about medications.

Call your doctor if the rash is on your face, lips, eyes or genitals, if you have severe itching or if you see signs of infection. For more information, visit the American Academy of Dermatology Web site at www.aad.org.



SNEEZE CONTROL

Get Help for Allergies

If you suffer from allergies, getting relief from your symptoms doesn't have to mean choosing between sneezing or snoozing. Your doctor or pharmacist can work with you to find an effective allergy medication that won't make you fall asleep.

Know the Triggers

Seasonal allergy symptoms occur when your immune system attacks the pollen or mold spores you inhale. People are typically allergic to pollen from trees, grass and ragweed. Mold spores can be in the air throughout the year. Outside, mold lives in soil as well as on compost and damp plants. Inside, mold is often in damp places, bathrooms, fabrics, carpets, wallpaper and books.

When your immune system attacks allergens entering your body, it releases histamine, which makes your eyes water, airways swell and nose run.

Choose Medications Carefully

Antihistamines block the action of histamine. Side effects may include drowsiness, dry mouth and upset stomach. You may need to try several antihistamines to find the one that works for you. Ask your doctor or pharmacist about medicines that don't have these side effects.

Decongestants shrink blood vessels, which lessens nasal congestion. Side effects can include nervousness or a rise in blood pressure.

See Your Doctor

Describe all your symptoms to your doctor. If medically necessary, your doctor may refer you to an allergist. The allergist will test you to find out what you are allergic to and which treatment will work best.

For more information, visit the American Academy of Allergy, Asthma and Immunology Web site at www.aaaai.org.



Ancient Practice Offers Relief Today

DOES THE THOUGHT of acupuncture have you on pins and needles? It's actually one of the most commonly used treatments in the world. Find out the basics of this ancient Chinese treatment and see if it is right for you.

How It Works

Acupuncture is a treatment first used more than 2,000 years ago. Today it is practiced around the world.

Traditional Chinese practitioners believe that pathways conduct energy through the body. When the energy is out of balance, you may feel ill or have pain. Acupuncturists insert fine needles into

strategic points in the body to keep energy flowing.

Research conducted by the National Institutes of Health shows that acupuncture has helped treat many health conditions. These include nausea and vomiting, headaches, menstrual cramps, tennis elbow, lower-back pain and carpal tunnel syndrome.

About the Procedure

During the treatment, thin, metallic needles are inserted into carefully selected sites on the body. When the needles are inserted properly, most people feel little or no pain.



Acupuncture can help treat many ailments, such as back pain and nausea.

Getting Started

The National Center for Complementary and Alternative Medicine recommends the

following before starting treatment:

- Check the provider's credentials; be sure that he or she is licensed. Most states offer licensure or registration for acupuncture providers.
- Find out how many treatments you will need and the cost.
- Ask details about the procedure and its rate of success for your condition.
- Talk with your doctor about whether it is right for you.

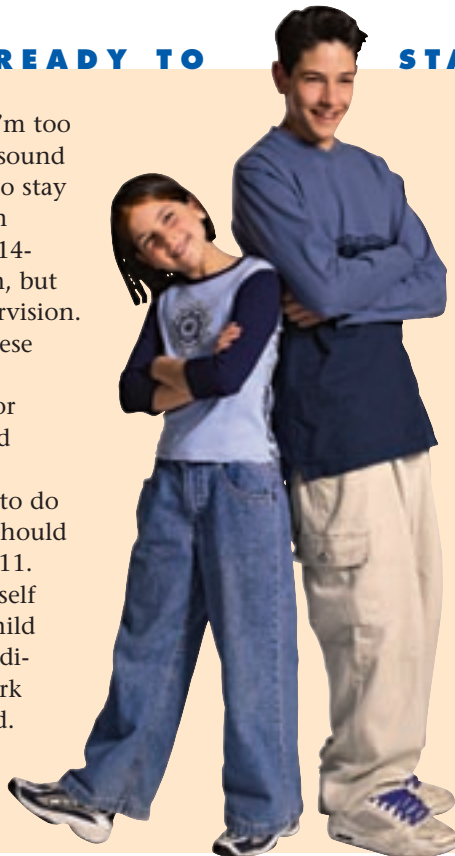
The CIGNA *Healthy Rewards*® program offers discounts on acupuncture. To learn more or to find an acupuncture provider, call 1.800.870.3470.

IS YOUR CHILD READY TO

STAY HOME ALONE?

"COME ON, MOM AND DAD, I'm too old for a baby-sitter!" Does this sound familiar? Your child's readiness to stay home alone has more to do with maturity than age. Some 12- to 14-year-olds are responsible enough, but others may still need adult supervision. Is your child ready? Consider these questions:

- Is your child scared when he or she is alone? Your child should be comfortable being alone.
- Would your child know what to do in an emergency? Your child should know how and when to call 911.
- Can your child look after himself or herself responsibly? Your child should be able to follow your directions about doing homework and chores and preparing food.
- Is your child responsible enough to supervise his or her younger siblings?



If you think your child is ready to stay home alone, take these steps:

- Ask your child to call you when he or she comes home.
- Set some ground rules, such as how and when to answer the telephone and door.
- Post telephone numbers, including emergency numbers and the number of a neighbor or friend.
- If more than one child will be at home, talk to them about the importance of getting along.
- Tell your child to keep the doors locked at all times.
- Make sure your child knows fire escape routes. Keep a fire extinguisher handy and teach your child how to use it.

Preparing your child for this responsibility will help everyone feel at ease with this new independence.



keep your teeth cavity-free

HAS IT BEEN A WHILE since you or your children have come home from a dental checkup with no cavities? If so, read on. It's now easier than ever to leave your dentist's office with a healthy smile.

Special Help for the Cavity-Prone

While everyone is at risk for cavities, some people are especially prone. This group includes children, seniors and those who already have a lot of fillings or eat a lot

of sugary foods and carbohydrates. If you are cavity-prone, talk with your dentist about what you can do to help prevent decay. Your dentist may recommend one of the following treatments:

Anticavity fluoride rinses.

These are available over the counter. Choose one that has the American Dental Association (ADA) Seal of Acceptance. Children should use a rinse only under adult supervision to ensure that they don't swallow it. If you have more severe dental

problems, your dentist may prescribe a stronger dental rinse.

Extra fluoride. In addition to the fluoride gel or varnish that your dentist applies during a routine cleaning, he or she may prescribe a fluoride gel that you can use at home. If your town does not add fluoride to your water supply, your pediatrician may prescribe fluoride supplements for your children.

Sealants. You can also talk with your dentist about whether sealants might be appropriate for you or your children. A sealant is a thin, plastic film applied to the back teeth (molars and premolars). This seal keeps small food particles and bacteria away from tooth enamel on these hard-to-clean areas. Sealants can also stop cavities by cutting off nutrients to cavity-causing bacteria. Children get the most benefit from sealants, but some adults who are cavity-prone may also benefit.



A HEALTHY DIET, A HEALTHY MOUTH

To keep your mouth healthy, you need more than brushing and flossing. You also need a healthy diet. Follow these guidelines from the American Dental Association (ADA):

- Avoid foods and beverages that are high in added sugars. They help promote tooth decay.
- Limit eating between meals. More saliva is released when you eat a meal, so food is washed away more effectively.
- Drink plenty of water. This helps rinse away lingering food particles.
- Choose foods from all five major food groups. Your teeth and gums need proper nutrients to be strong.

For more tips, visit the ADA at www.ada.org.

Don't Skip the Basics

The following guidelines are still the foundation of a healthy smile:

- Brush at least twice a day with a fluoride toothpaste. Children under age 6 should use only a pea-sized amount of toothpaste.
- Floss daily.
- See your dentist at least twice a year for a checkup and cleaning.
- Try to limit the number of sweets and between-meal snacks you eat. Sugary and starchy treats can increase your risk for cavities.

Start practicing these prevention tips today for a healthier smile.



HOW DO I ...?

Answers to Common Benefits Questions

Understanding how to use your health benefits plan can seem like a daunting task, but CIGNA HealthCare makes it easy for you to manage your benefits. Read about some simple solutions below.

How do I read my Explanation of Benefits (EOB)?

If you receive an EOB, you can learn how to read it by viewing a sample on *myCIGNA.com*. The EOB details the service provided and the charges paid.

How do I change my Primary Care Physician (PCP)?

You can change your PCP for any reason. To find another PCP in our network, visit our online directory at

myCIGNA.com. Click on the "Change Your Physician" link and follow the simple steps.

How do I get a referral?

If you need to visit a specialist, your PCP will help you choose the specialist and arrange the visit. In an emergency, seek care immediately. You do not need a referral.

How do I file a claim?

You should file a paper claim only if you go to a provider who does not participate in the network or if you receive emergency or urgent care away from home. You can get a claim form from your human resources department or find one online at *myCIGNA.com*. You can also check your claim status online.



How do I set up a Coordination of Benefits (COB)?

If you are covered by more than one health plan, you can set up a COB. Make sure to inform your health care provider and health insurance companies of all the health plans under which you are covered. You can find a COB form online at *myCIGNA.com*.

You can take care of many health care coverage tasks online. If you have other questions, call Member Services at the toll-free number on your CIGNA HealthCare ID card.

PLAN COVERAGE AFTER MASTECTOMY



The 1998 federal budget passed by Congress requires that health plans cover reconstructive surgery after mastectomy. Your CIGNA HealthCare plan covers this surgery, and the law mandates that we provide you with this notice each year.

When a member receives benefits for a mastectomy and decides to have breast reconstruction, based on consultation between the attending physician and the patient, the health plan covers:

- reconstruction of the breast that underwent mastectomy
- surgery and reconstruction of the other breast to make them look symmetrical
- prostheses
- treatment of physical complications in all stages of mastectomy, including lymphedema

These services are covered at the same benefit level as other benefits covered by the plan. If you have questions, call Member Services.

REWARDS FOR GOOD HEALTH

CIGNA *Healthy Rewards*® offers new programs to help you enhance your health and save money.

- **Weight Watchers** Receive free registration for group meetings and discounts for at-home kits and online registration.
- **The Optical Shop** This online resource provides rebates for name-brand eye care products, such as frames, lenses and contacts.
- **QuitNet** Get discounts when you enroll in this smoking-cessation program, which includes nicotine patches, counseling and a quit plan.
- **Tobacco Solutions** Get a discount on the Novartis Habitrol® kit, which includes eight weeks of "step-down" therapy, nicotine patches and access to counselors.
- **Magazine Discounts** Save up to 50 percent off subscription rates and 80 percent off newsstand prices on popular health and wellness magazines such as *Prevention* and *Fitness*.

You can access each of these programs through *myCIGNA.com*.

Not all Healthy Rewards® programs are available in all states, including the above programs for HMO members in California.

The Value of *myCIGNA.com*

Whether you want to shop around for hospitals or learn how to manage your conditions, *myCIGNA.com* can help. It has tools you can use to make better-informed health care decisions.

Choose Your Tool
You can find value in a number of ways on *myCIGNA.com*.

DrugCompare™ provides information on thousands of drugs, so you can compare brand-name and generic prescription drugs. You can research drug treatments for specific conditions, drug interactions, side effects and cost.

Select Quality Care™ helps you choose the hospital in the network that meets your needs. You can compare hospitals according to location, surgery success rates and cost. Compare



data for more than 50 medical procedures and print out a personalized report of your results.

CareSteps™ Health Risk Assessments help you monitor your health. By filling out our online questionnaire, you can find out your potential health risks and learn what to do about them.

Healthwise® provides information on thousands of health topics, including illnesses such as asthma and diabetes. It also explains treatment options and describes certain medical exams, such as mammograms and cancer screenings.

Logging On

To access *myCIGNA.com*, just enter your ID and password. If you do not have an ID and password, registration is quick and easy.



CIGNA HealthCare

CIGNA HealthCare
Department AJ
900 Cottage Grove Rd.
Hartford, CT 06152
www.cigna.com

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